REMARKS

1.   Applicant thanks the Examiner for the Examiner's comments, which have greatly assisted Applicant in responding. Specifically, Applicant is thankful for the Examiner's
5   Response to Arguments.

It should be appreciated that Applicant has elected to amend and cancel claims solely for the purpose of expediting the patent application process in a manner consistent with the PTO's Patent Business Goals, 65 Fed. Reg. 54603 (9/8/00). In making such
10   amendment and cancellation of such claims, Applicant has not and does not in any way narrow the scope of protection to which Applicant considers the Invention herein to be entitled. Rather, Applicant reserves Applicant's right to pursue such protection at a later point in time and merely seeks to pursue protection for the subject matter presented in this submission.
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2.   **35 U.S.C. §103(a).** The Examiner stated that Claims 1-3, 8-9, and 12-30 are rejected as being unpatentable over Applicant's admitted prior art of the TRIAD system in view of Ratnaraj et al (Ratnaraj). In conclusion, the Examiner stated that it would have been obvious to one of ordinary skill in the art to modify Applicant's TRIAD system
20   to incorporate the Internet Interface and web site of Ratnaraj in order to permit system based authentication without adding any special account management requirements.

Further, in Response to Arguments, the Examiner stated, among other items, that the Examiner did not believe the argument put forth by Applicant is clear on which element
25   is missing.

Applicant further clarifies the claimed invention and the distinction from the prior art of record, as follows.

30   Ratnaraj provides essentially a browser, by which, through a world wide web server coupled to a database, a user may send a request for a page from the database. It is readily apparent that Ratnaraj teaches In essence a "dumb" browser, facilitating a simple query on a database. Support can be found in Fig. 3, Fig. 2 (40, 42), and well as:
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(Abstract, last sentence (emphasis added)

)

. Data Query software at the web server permits queries initiated via a web browser to . be completed off-line and the results e-mailed to the initiator of the request.

(Col. 2, lines 41-44)

5   An off-line method for completing search queries initiated via the World Wide Web would greatly facilitate the searching of large databases, such as WRDS, accessed via the World Wide Web.

(Col. 11, lines 30-31)

10   "... where the processes output can be retrieved by the user when the child process is finished; and"

(Col. 12, lines 46-48)

"... sending the user a message that contains an address where the processed

15   output can be retrieved by the user when the child process is finished."

In stark contrast, the claimed invention is a complex system where the user, *i.e.* a client, such as a credit card company responsible for many credit card accounts, **interacts with the central data center,** such as, for example in using and re-using the champion-

20 . **challenger feature, and the claimed account management system provides a facility for exchanging information with the central data center via a secure Internet Web site.** Applicant is of the opinion that the prior art of record does not teach such **exchange of information.**

25   Support can further be found in Fig. 1 (20, 16, 10, 12, and 14), and on page 5, lines 8-21, as follows (emphasis added):
Fig. 1 is a block schematic diagram showing a data center for an account management system according to the invention. The preferred embodiment of the invention is net sourced. Accordingly, decision functionality/predictive models 24,

30   report records 22, and data warehouse 18 functions are deployed at a central data center 11 and integrated with an interface module 20. **Data, strategies, decisions, and reports are exchanged with the end user's systems via a secure Internet Web site 16.** The system is implemented in various components. The end user client 14 is a personal computer platform for the PCTMS graphical front-end

35 .   (discussed below). The end user location also include the end user's billing systems 12 and other end user systems 10. However, the system itself, as well as all

hardware and software associated therewith, is maintained at the central location. Thus, the system is readily adopted by the end user without the purchase, installation, or maintenance of additional hardware and software.

5   Applicant is of the opinion that it is readily apparent that the incorporation of Ratnaraj's World Wide Web server and Ratnaraj's Web browser would not enable the claimed invention.

Therefore, Applicant is of the opinion that Claim 1 and hence the dependent claims are
10 in condition for allowance.   Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §103(a).

Independent Claims 25-27, and 29

15 The rejection of Claims 25-27 and 29 is deemed moot in view of Applicant's remarks regarding Claim 1 above. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §103(a).

CONCLUSION

Based on the foregoing, Applicant considers the claimed invention to be distinguished
5   from the art of record.   Accordingly, Applicant earnestly solicits the Examiner's
withdrawal of the rejections raised in the above referenced Final Office Action, such that
a Notice of Allowance is forwarded to Applicant, and the present application is therefore
allowed to issue as a United States patent. The Examiner is invited to call to discuss
the response. The Commissioner is hereby authorized to charge any additional fees
10   due or credit any overpayment to Deposit Account No. 07-1445.

Respectfully submitted,
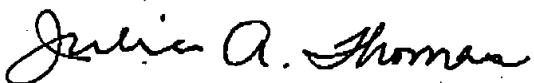
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